Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of the claims:

1. (currently amended) A method for consolidating financing in an internet exchange portal, comprising the steps of:

receiving at the internet exchange portal a set of financing applications at the internet exchange portal;

generating at the internet exchange portal a generic financing application from the set of applications;

receiving data for the generic financing application; and

populating the set of financing applications with the data.

2. (currently amended) The method of claim 1, wherein:

the receiving a set step includes the step of receiving a set of financing applications each including a set of data fields; and

the generating step includes the step of consolidating similar sets of data fields in each financing application into a generic data field in the generic financing application.

3. (currently amended) The method of claim 1, wherein:

the receiving a set step includes the step of receiving a set of financing applications from a corresponding set of lenders; and

the receiving data step includes the step of receiving data from a buyer.

4. (original) The method of claim 3 further comprising the steps of:

transmitting the set of financing application to the lenders; and

receiving a set of financing responses from the lenders including credit available to the buyer for purchasing goods within the internet exchange portal.

5. (currently amended) The method of claim 4 further comprising the steps of:

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receiving from the buyer an offer to purchase goods from the seller over the portal;

receiving from a seller an acceptance of the offer; and

instructing the set of lenders to provide a̶n̶ ̶p̶a̶r̶t̶i̶c̶u̶l̶a̶r̶ amount of credit to the buyer as consideration for the goods.

6. (currently amended) The method of claim 5 wherein the instructing step includes the step of:

instructing the set of lenders to provide a̶n̶ ̶p̶a̶r̶t̶i̶c̶u̶l̶a̶r̶ amount of flooring to the buyer.

7. – 8. (canceled)

9. (currently amended) A computer-usable medium embodying computer program code for causing a computer to consolidate financing in an internet exchange portal, comprising the steps of:

receiving a set of financing applications at the internet exchange portal;

generating at the internet exchange portal a generic financing application from the set of applications;

receiving at the internet exchange portal data for the generic financing application; and

populating the set of financing applications with the data.

10. (currently amended) The computer-usable medium of claim 9, wherein:

the receiving a̶ ̶s̶e̶t̶ step includes the step of receiving a set of financing applications each including a set of data fields; and

the generating step includes the step of consolidating similar sets of data fields in each financing application into a generic data field in the generic financing application.

11. (currently amended) The computer-usable medium of claim 9, wherein:

the receiving ~~a set~~ step includes the step of receiving a set of financing applications from a corresponding set of lenders; and

the receiving data step includes the step of receiving data from a buyer.

12. (original) The computer-usable medium of claim 11 further comprising the steps of:

transmitting the set of financing application to the lenders; and

receiving a set of financing responses from the lenders including credit available to the buyer for purchasing goods within the internet exchange portal.

13. (currently amended) The computer-usable medium of claim 12 further comprising the steps of:

receiving from the buyer an offer to purchase goods from the seller over the portal;

receiving from a seller an acceptance of the offer; and

instructing the set of lenders to provide a~~n particular~~ amount of credit to the buyer as consideration for the goods.

14. (currently amended) The computer-usable medium of claim 13 wherein the instructing step includes the step of:

instructing the set of lenders to provide a~~n particular~~ amount of flooring to the buyer.

15. – 16. (canceled)

17. (currently amended) A system for consolidating financing in an internet exchange portal, comprising:

means for receiving a set of financing applications at the internet exchange portal;

means for generating at the internet exchange portal a generic financing application from the set of applications;

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means for receiving <u>at the internet exchange portal</u> data for the generic financing application; and

means for populating the set of financing applications with the data.

18. (original) The system of claim 17, wherein:

the means for receiving a set includes means for receiving a set of financing applications each including a set of data fields; and

the means for generating includes means for consolidating similar sets of data fields in each financing application into a generic data field in the generic financing application.

19. (original) The system of claim 17, wherein:

the means for receiving a set includes means for receiving a set of financing applications from a corresponding set of lenders; and

the means for receiving data includes means for receiving data from a buyer.

20. (original) The system of claim 19 further comprising:

means for transmitting the set of financing application to the lenders; and

means for receiving a set of financing responses from the lenders including credit available to the buyer for purchasing goods within the internet exchange portal.

21. (currently amended) The system of claim 20 further comprising:

means for receiving from the buyer an offer to purchase goods from the seller over the portal;

means for receiving from a seller an acceptance of the offer; and

means for instructing the set of lenders to provide a<u>n</u> ~~particular~~ amount of credit to the buyer as consideration for the goods.

22. (currently amended) The system of claim 21 wherein the means for instructing includes:

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means for instructing the set of lenders to provide an ~~particular~~ amount of flooring to the buyer.

23. – 24. (canceled)